

1 - - 25. A network communication electronic commerce system for a secure online
2 purchase of goods and services from a plurality of merchant vendors by a plurality
3 of buyer members comprising a buyer member processor for each buyer member
4 to selectively purchase goods and services upon a request to any of the merchant
5 vendors through a debit account associated with a discrete e-mail address, a
6 merchant vendor processor for each merchant vendor to selectively provide such
7 goods and services upon receipt of a purchase request and validation of a debit
8 account balance of any requesting buyer members and a purchase authorization
9 processor to maintain and validate the debit account of requesting buyer members
10 and to authorize payment to merchant vendors for goods and services purchased
11 through said network communication electronic commerce system, said buyer
12 member processor comprises means to selectively order or request goods and
13 services from a merchant vendor through said merchant vendor processor and to
14 communicate with the purchase authorization processor to maintain and access
15 the buyer member account, said merchant vendor processor comprises a means
16 to receive purchase requests from a buyer member processor and to generate and
17 transmit validation/authentication inquiries upon receipt of purchase requests to
18 said purchase authorization processor and to receive discrete buyer member
19 authorization message in response thereto and to fill purchase requests upon
20 receipt of the corresponding discrete buyer member authorization message and
21 receive payment therefore, and said purchase authorization processor comprises

22 means including an online buyer member account balance data section to
23 maintain current account balances for each buyer member and to selectively
24 generate discrete buyer member authorization messages fed to said merchant
25 vendor processor when the account balance of a requesting buyer member is
26 sufficient to cover the goods or services requested and to notify said buyer
27 member processor of the purchase authorization and an online buyer member
28 transaction section to receive credit/deposit transactions from individual buyer
29 member processors and credit the corresponding current account balance and
30 said online buyer member account balance data section to receive purchase
31 transaction data including goods and services purchased together with
32 corresponding prices and merchant vendor information from said online buyer
33 member account balance data section and to transfer the credit/deposit
34 transaction and purchasing transaction data to an off line buyer member data
35 section to maintain individual buyer member credit/deposit and purchase histories,
36 and to effect merchant vendor payments to merchant vendors through said
37 corresponding merchant vendor processor upon receipt of a discrete buyer
38 member authorization from said online buyer member account balance data
39 section.

1 26. A network communication electronic commerce system for a secure online
2 purchase of goods and services from a plurality of merchant vendors by a plurality
3 of buyer members comprising a buyer member processor for each buyer member
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5 vendors through a debit account associated with a discrete e-mail address, a
6 merchant vendor processor for each merchant vendor to selectively provide such
7 goods and services upon receipt of a purchase request and validation of a debit
8 account balance of any requesting buyer members and a purchase authorization
9 processor to maintain and validate the debit account of requesting buyer members
10 and to authorize payment to merchant vendors for goods and services purchased
11 through said network communication electronic commerce system, said merchant
12 vendor processor comprises a means to receive purchase requests from a buyer
13 member processor and to generate and transmit validation/authentication inquiries
14 upon receipt of purchase requests to said purchase authorization processor and to
15 receive discrete buyer member authorization message in response thereto and to
16 fill purchase requests upon receipt of the corresponding discrete buyer member
17 authorization message and receive payment therefore, said purchase
18 authorization processor comprises means including an online buyer member
19 account balance data section to maintain current account balances for each buyer
20 member and to selectively generate discrete buyer member authorization
21 messages fed to said merchant vendor processor when the account balance of a
22 requesting buyer member is sufficient to cover the goods or services requested
23 and to notify said buyer member processor of the purchase authorization and an
24 online buyer member transaction section to receive credit/deposit transactions
25 from individual buyer member processors and credit the corresponding current
26 account balance and said online buyer member account balance data section to

27 receive purchase transaction data including goods and services purchased
28 together with corresponding prices and merchant vendor information from said
29 online buyer member account balance data section and to transfer the
30 credit/deposit transaction and purchasing transaction data to an off line buyer
31 member data section to maintain individual buyer member credit/deposit and
32 purchase histories, and to effect merchant vendor payments to merchant vendors
33 through said corresponding merchant vendor processor upon receipt of a discrete
34 buyer member authorization from said buyer member account balance data
35 section.

1 27. A network communication electronic commerce system for a secure online
2 purchase of goods and services from a plurality of merchant vendors by a plurality
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6 merchant vendor processor for each merchant vendor to selectively provide such
7 goods and services upon receipt of a purchase request and validation of a debit
8 account balance of any requesting buyer members and a purchase authorization
9 processor to maintain and validate the debit account of requesting buyer members
10 and to authorize payment to merchant vendors for goods and services purchased
11 through said network communication electronic commerce system, said purchase
12 authorization processor comprises means including an online buyer member
13 account balance data section to maintain current account balances for each buyer

14 member and to selectively generate discrete buyer member authorization
15 messages fed to said merchant vendor processor when the account balance of a
16 requesting buyer member is sufficient to cover the goods or services requested
17 and to notify said buyer member processor of the purchase authorization and an
18 online buyer member transaction section to receive credit/deposit transactions
19 from individual buyer member processors and credit the corresponding current
20 account balance and said online buyer member account balance data section to
21 receive purchase transaction data including goods and services purchased
22 together with corresponding prices and merchant vendor information from said
23 online buyer member account balance data section and to transfer the
24 credit/deposit transaction and purchasing transaction data to an off line buyer
25 member data section to maintain individual buyer member credit/deposit and
26 purchase histories, and to effect merchant vendor payments to merchant vendors
27 through said corresponding merchant vendor processor upon receipt of a discrete
28 buyer member authorization from said buyer member account balance data
29 section, and said buyer member processor comprises means to selectively order
30 or request goods and services from a merchant vendor through said merchant
31 vendor processor and to communicate with the purchase authorization processor
32 to maintain and access the buyer member account. - -